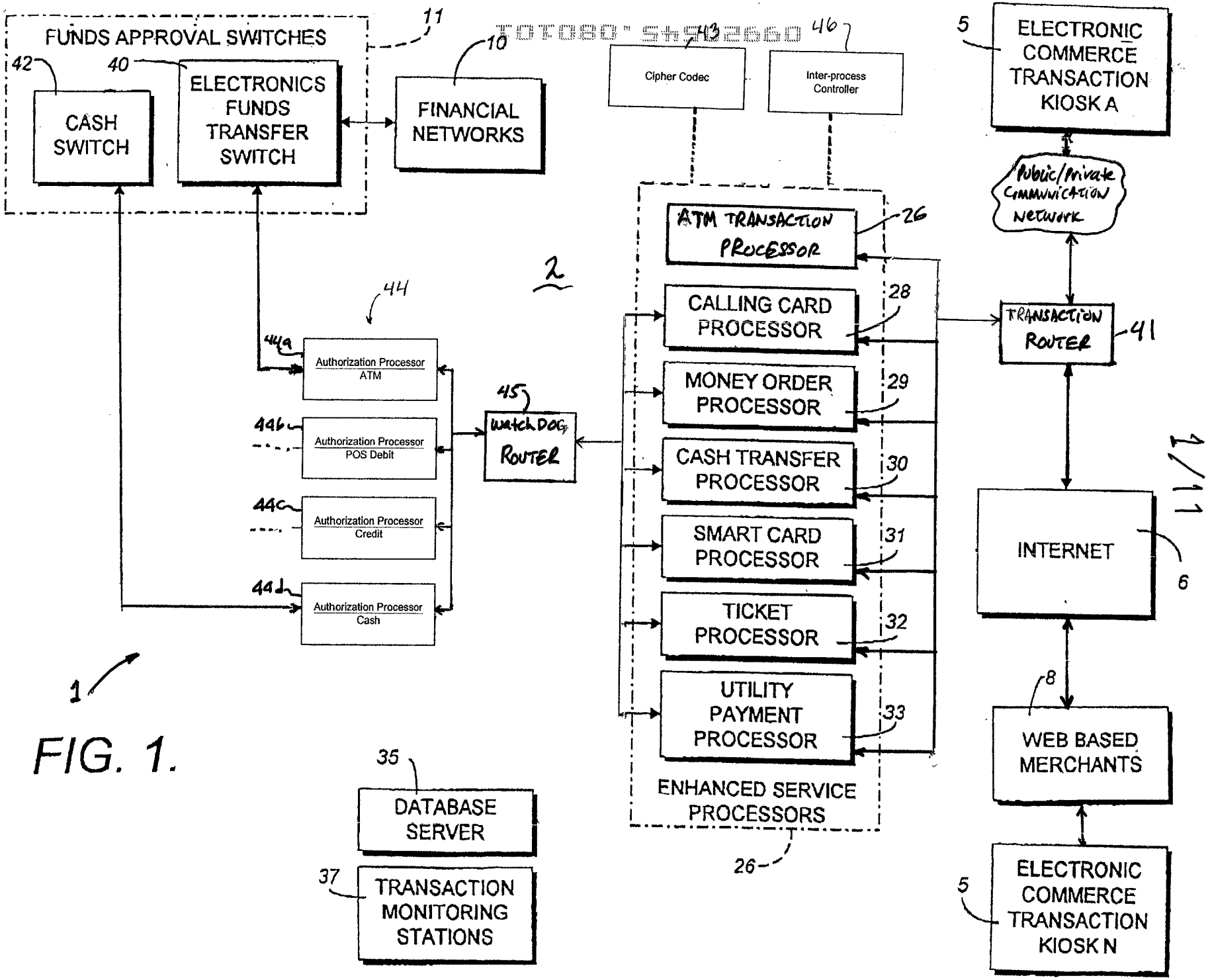
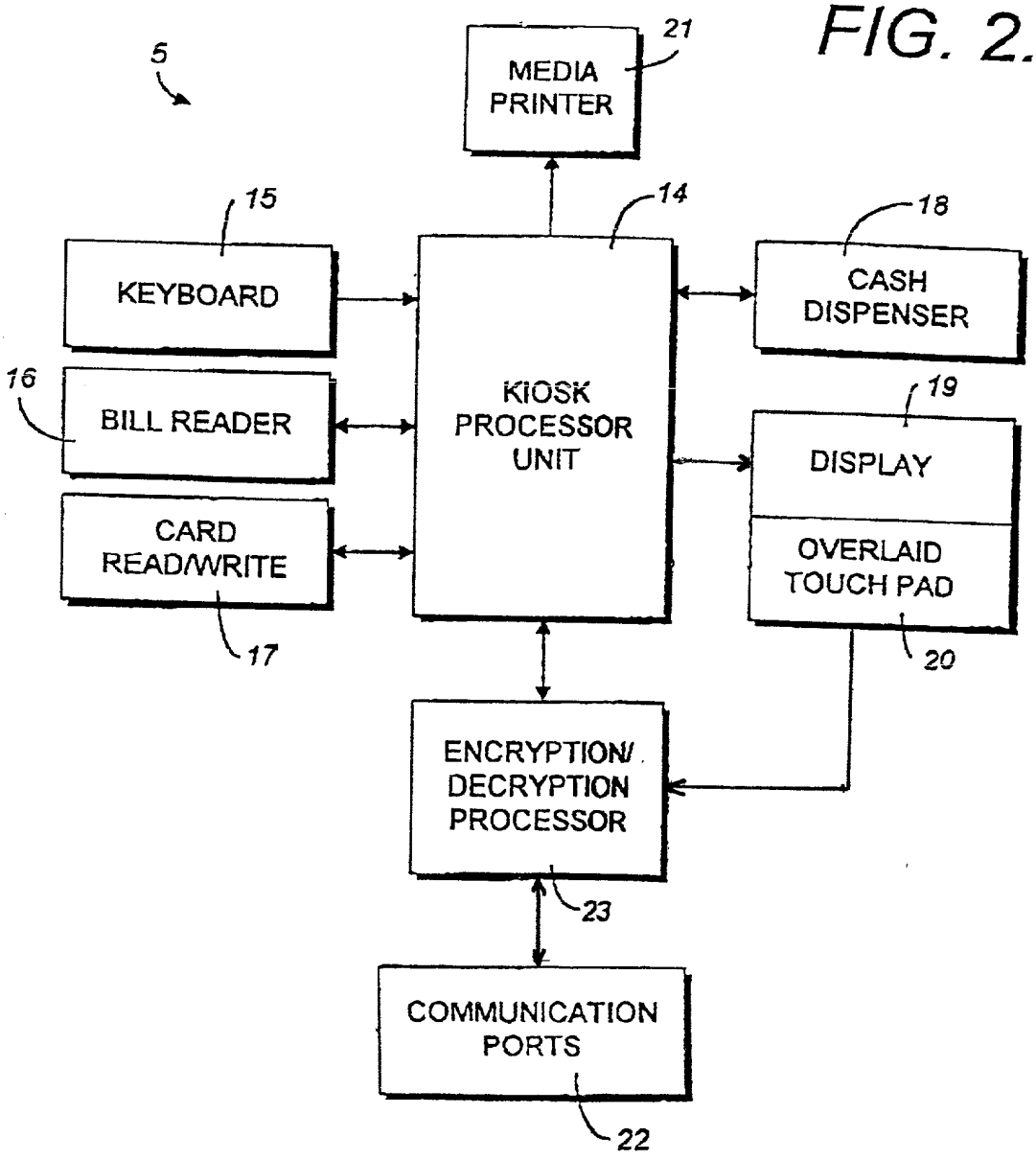


FIG. 1.

4/11

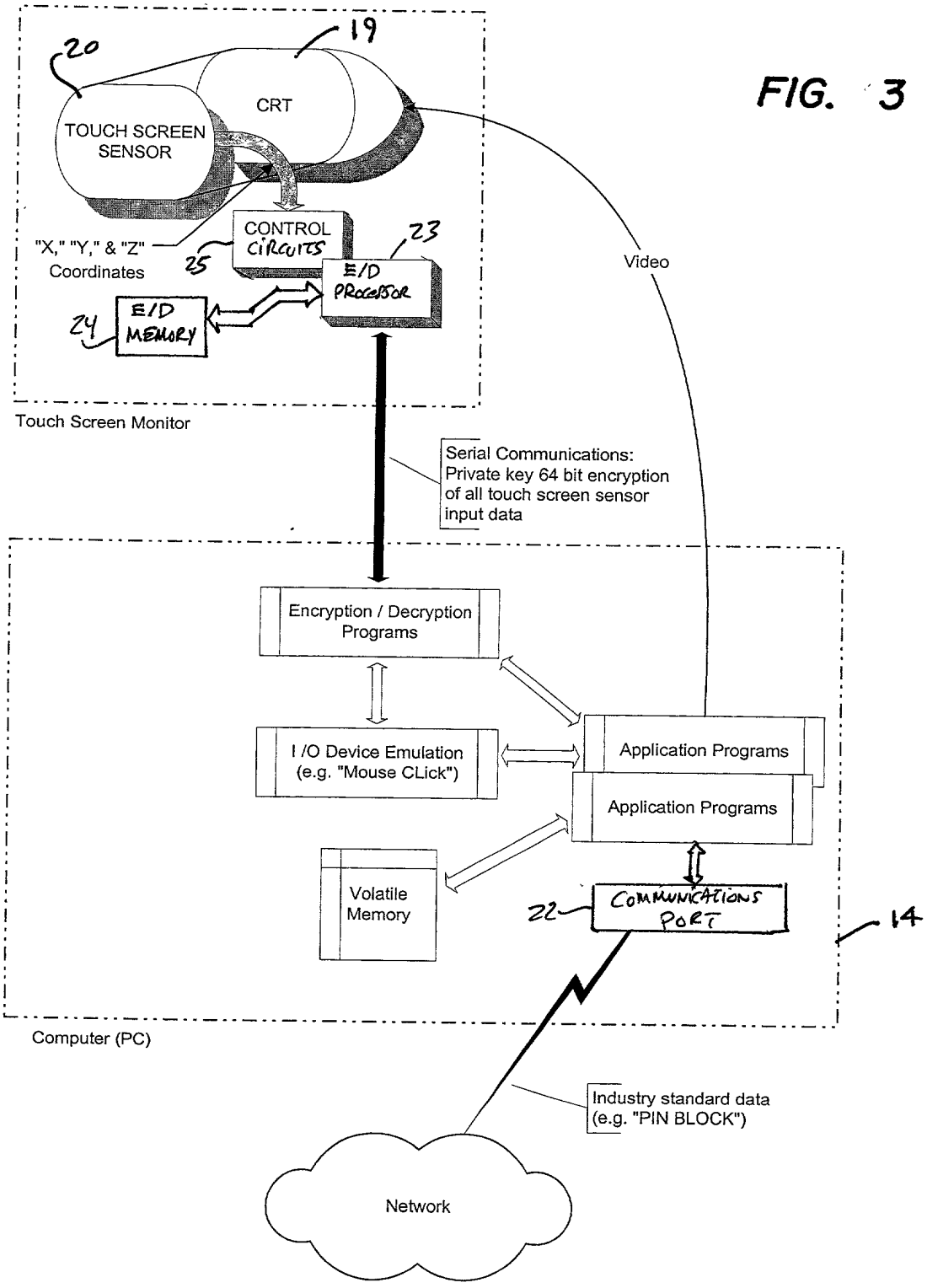
EFTD-25,791

FIG. 2.



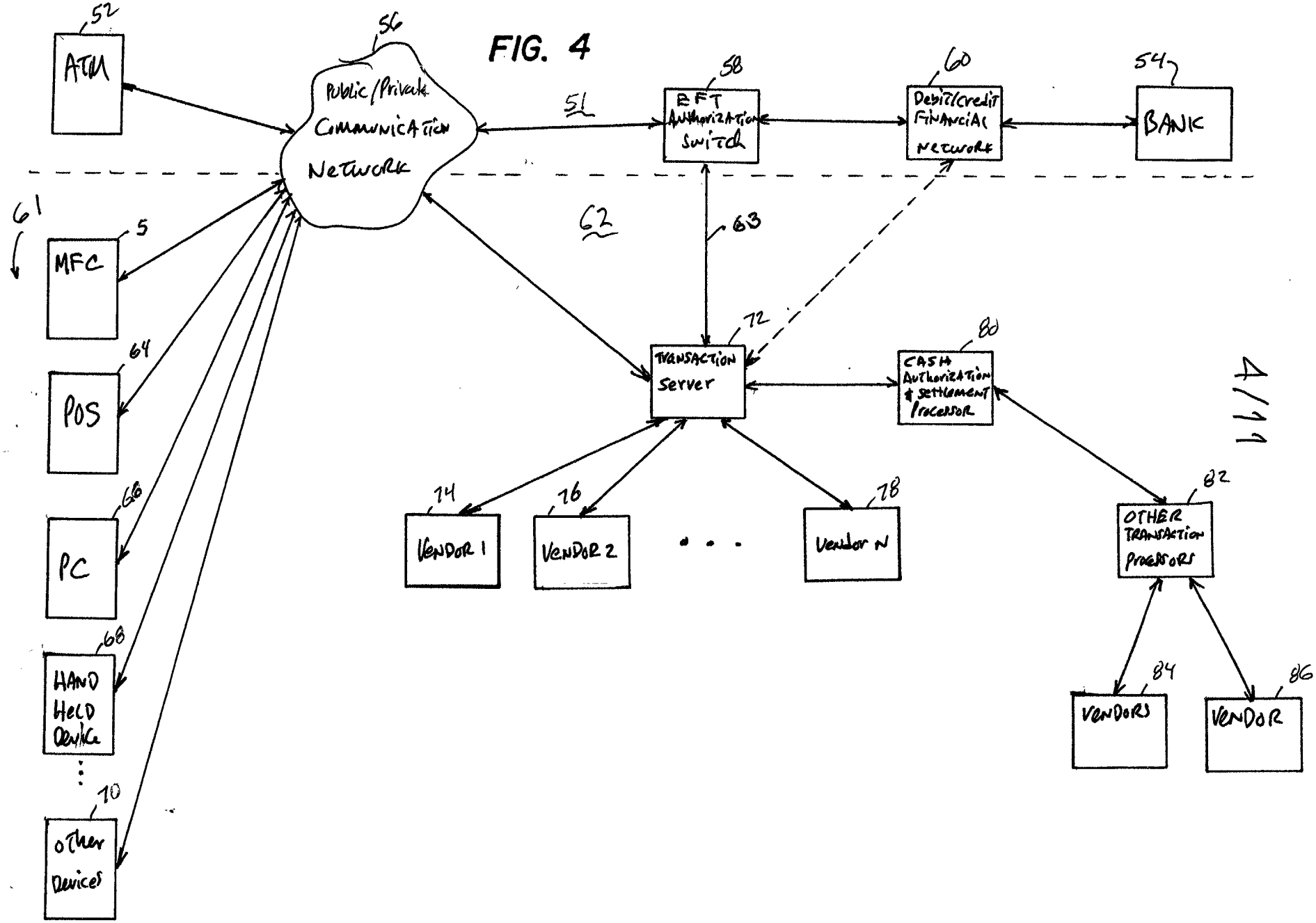
09205450.050104

FIG. 3



09525545 - 030409

FIG. 4



4/11

EFTD-25791

5/11

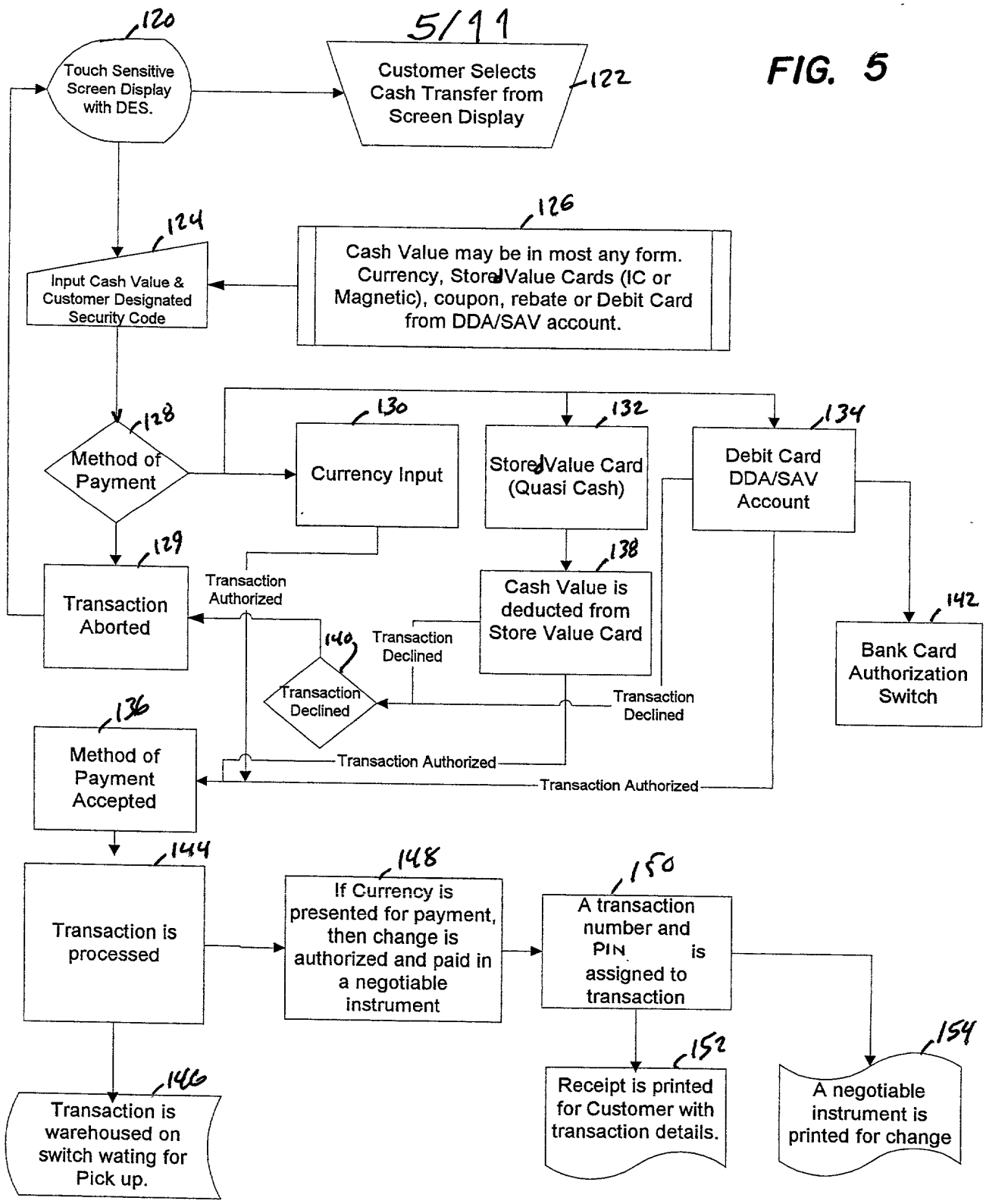


FIG. 5

09205450 - 060104

6/11

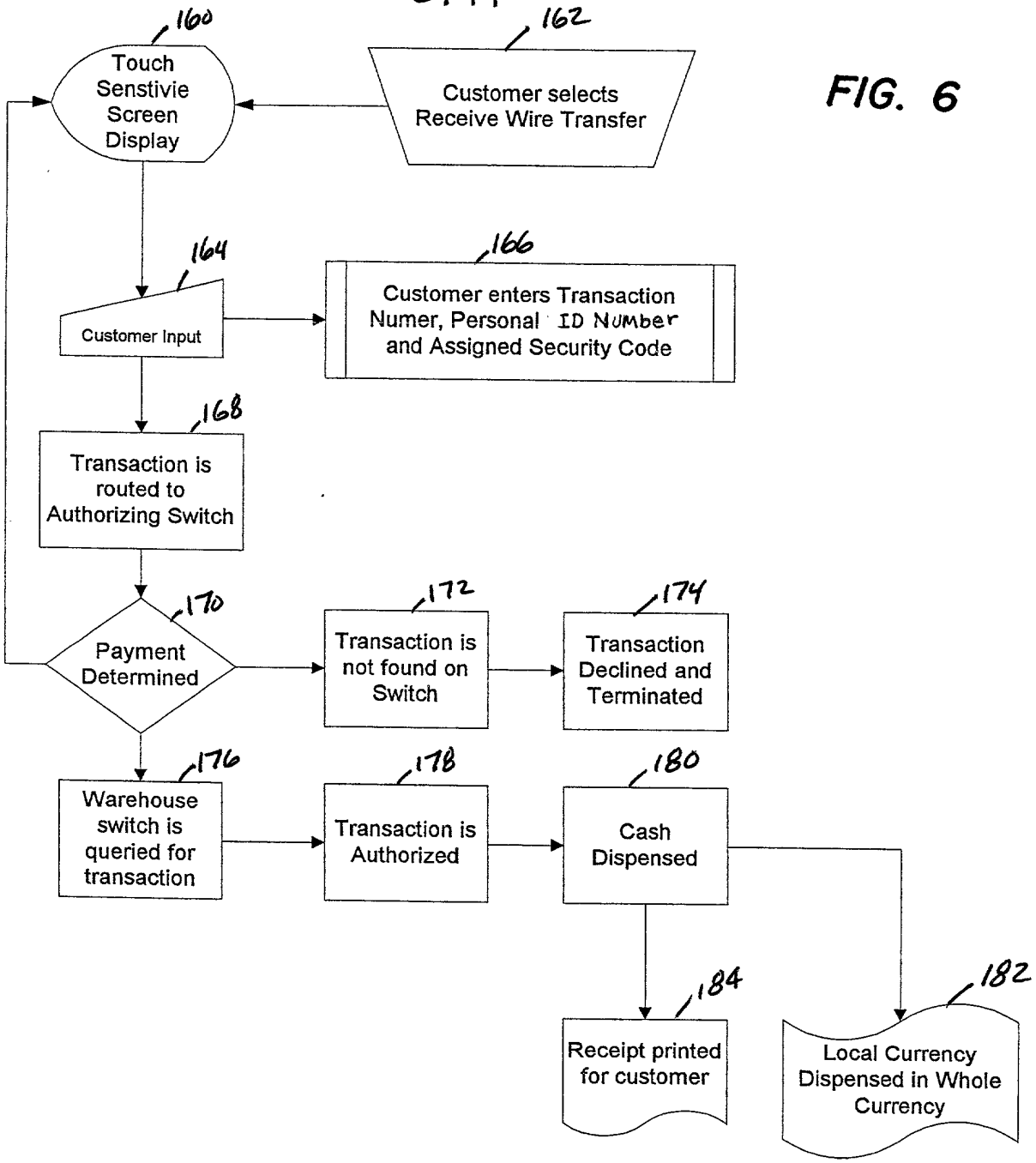


FIG. 6

09205545 - 082303

FIG. 7a 200

202 Terminal Info	204 Authorization Info	206 Service Payload
Fixed	Variable	Variable

FIG. 7C 208

710 Inter-process Data	712 Terminal Info	714 Authorization Info	716 Service Payload	718 Optional Data
Fixed | Variable	Fixed	Variable	Variable	Variable

EFTO-25,791

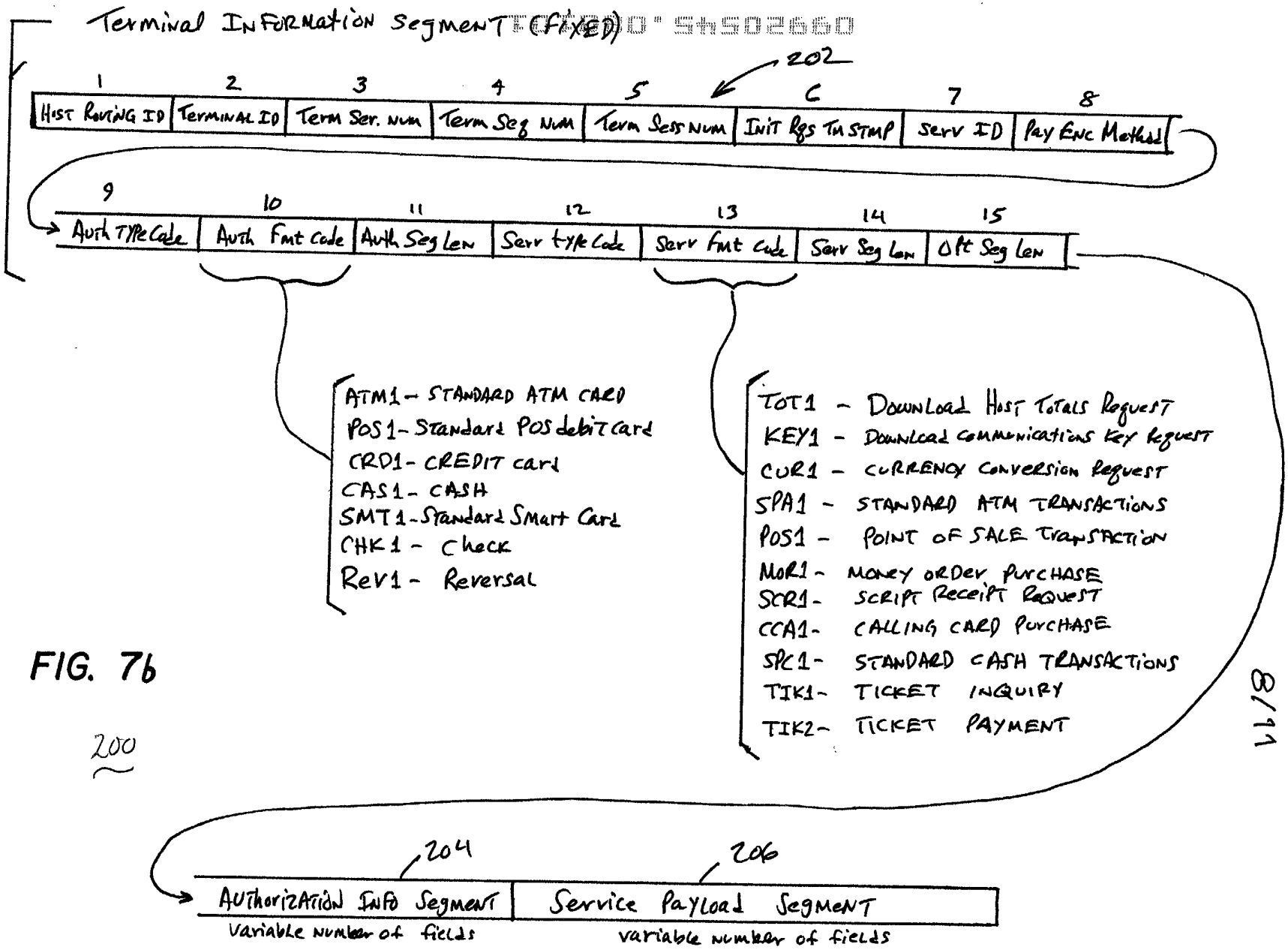


FIG. 7b

8/11

EFTD-25,781

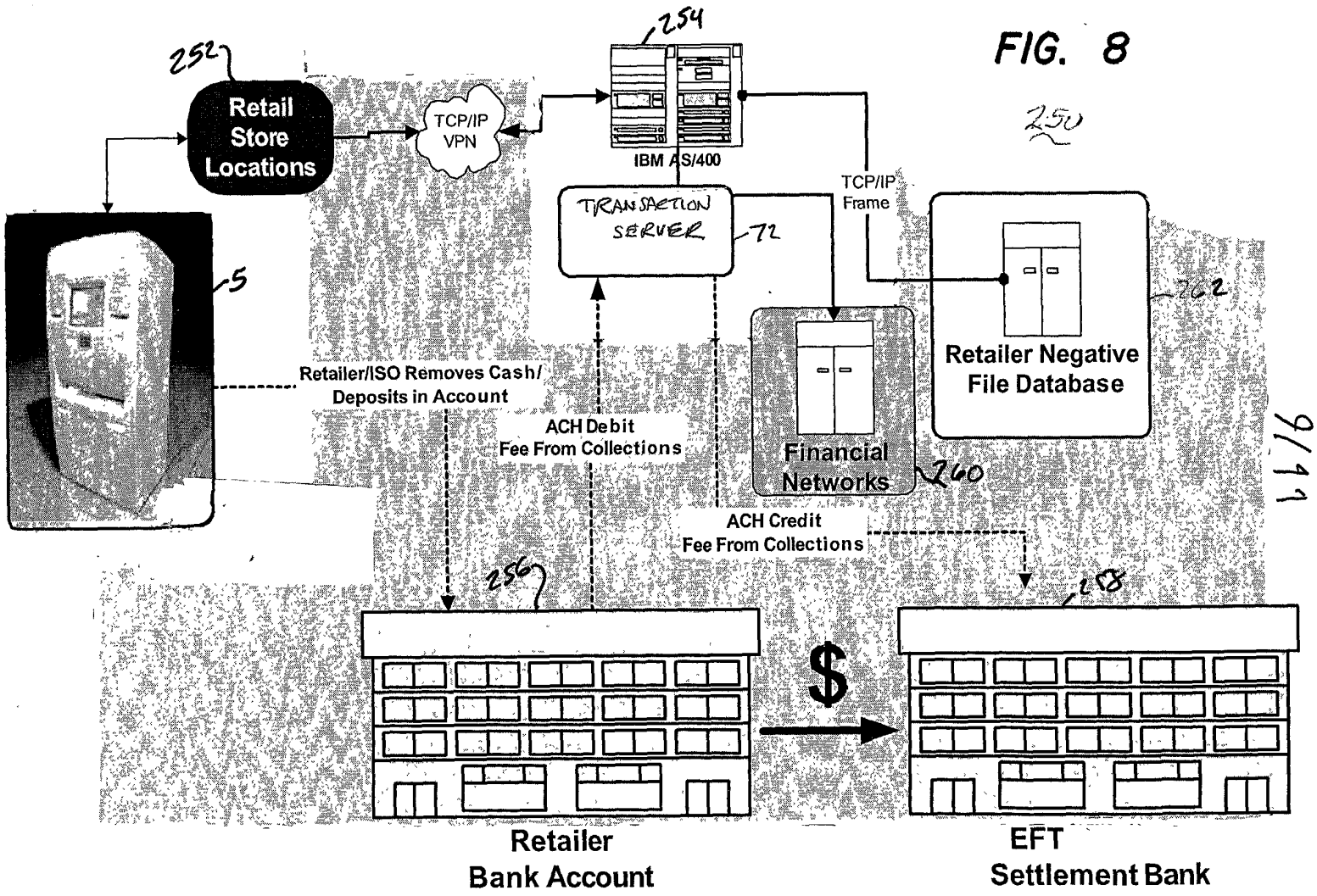
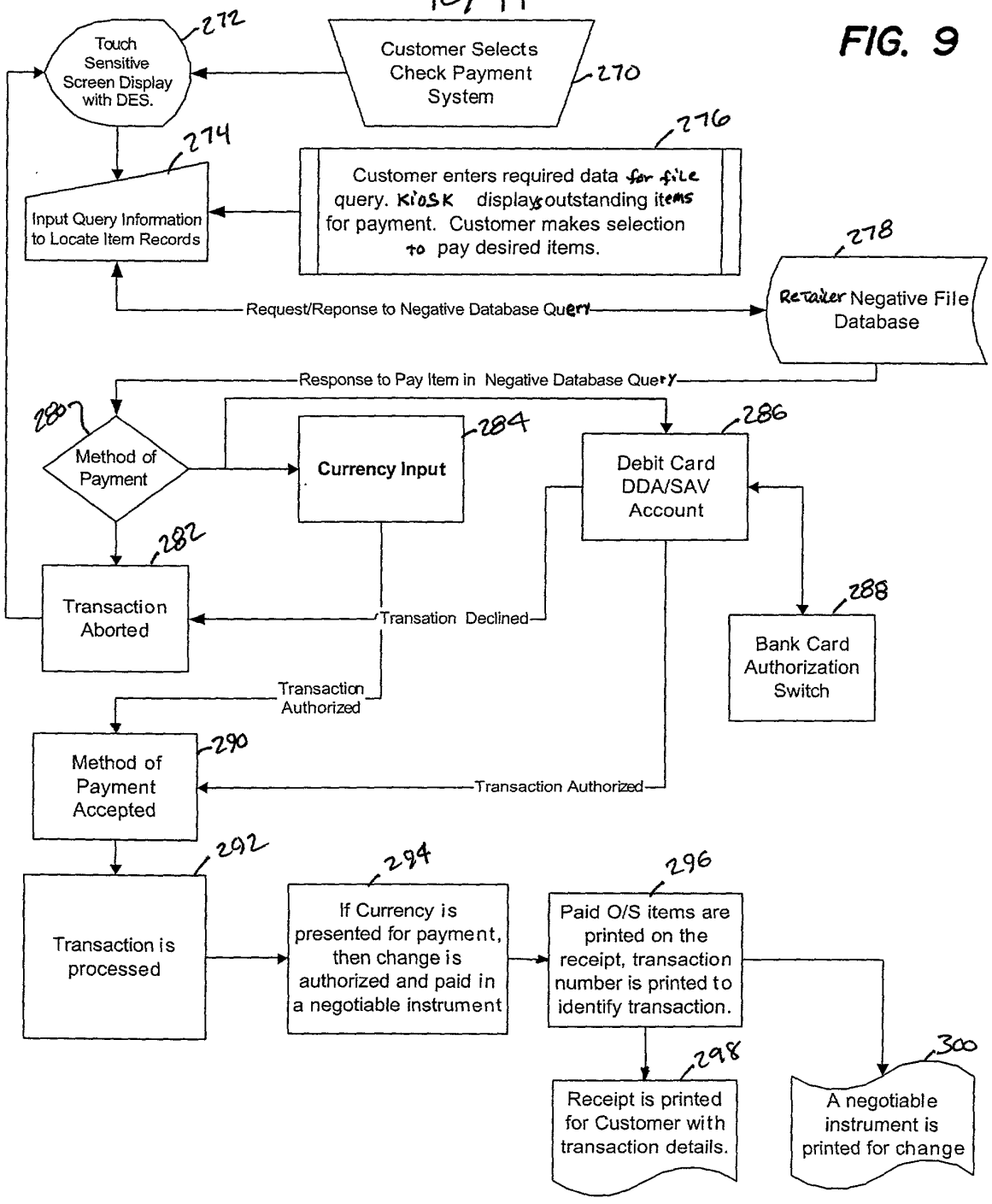

252
Retail Store Locations
TCP/IP VPN
254
IBM AS/400
TCP/IP Frame
TRANSACTION SERVER
72
5
Retailer/ISO Removes Cash/ Deposits in Account
ACH Debit Fee From Collections
Financial Networks
260
262
Retailer Negative File Database
ACH Credit Fee From Collections
256
258
$
Retailer Bank Account
EFT Settlement Bank

FIG. 8

250

9/11

FIG. 9



5,826,245 - 5/20/98

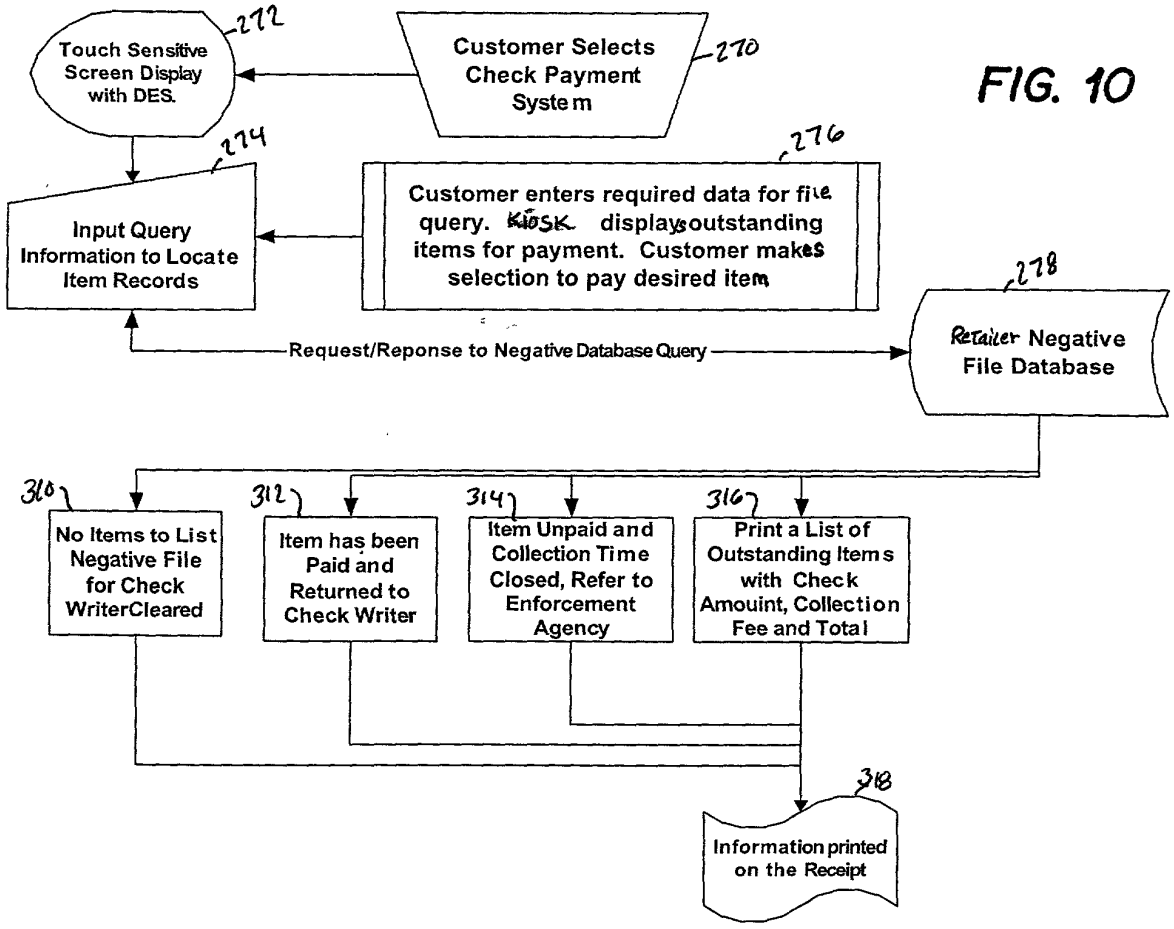


FIG. 10

FIG. 11

320

Customer: John Doe Institution: 111111111 Acct No. 1

Customer Outstanding Check List

Ref. No.	Check Date	Ck No.	Ck Amt.	Fee	Total Amt	Status
	07/01/1999	2111	$125.00	$35.00	$165.00	Cleared
999990	06/28/1998	1990	$ 65.39	$35.00	$100.39	Collection Referral Date
999991	06/23/1998	1759	$ 35.74	$35.00	$ 70.74	Referred to Agency

Cleared= Check Paid in Full Collection Referral Date=Date Forwarded to Enfor
Referred to Agency=Check was sent to the Law Enforcement Ag